



Order Filed on May 24, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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WILMINGTON TRUST, NATIONAL ASSOCIATION,  
AS SUCCESSOR TRUSTEE TO CITIBANK, N.A., AS  
TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST, MORTGAGE LOAN ASSET-BACKED  
CERTIFICATES, SERIES 2005-FF12

In Re:

Henry A. Washington,

Debtor

Case No.: 22-13069 RG

Adv. No.:

Hearing Date: 5/3/2023 @ 10:00 a.m..

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 24, 2023**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtor: Henry A. Washington

Case No: 22-13069 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, WILMINGTON TRUST, NATIONAL ASSOCIATION, AS SUCCESSION TRUSTEE TO CITIBANK, N.A., AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-FF12, Denise Carlon appearing, upon a certification of default as to real property located at 360 Liberty Road, Englewood, NJ, 07631, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brad J. Sadek, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 11, 2023, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2022 through April 2023 for a total post-petition default of \$14,349.33 (7 @ \$2,094.37 less suspense \$311.26); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$14,349.33 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2023, directly to Secured Creditor's servicer, Nationstar Mortgage, LLC, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$100.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.